

DOCUMENT RESUME

ED 200 328

PS 012 092

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TITLE A Study of How Restrictive Rental Practices Affect Families with Children.
INSTITUTION Department of Housing and Urban Development, Washington, D.C. Office of Policy Development and Research.
REPORT NO HUD-PDR-592
PUB DATE Aug 80
CONTRACT H-5213
NOTE 42p.
AVAILABLE FROM Superintendent of Documents, U.S. Government Printing Office, Washington, DC 20402 (Stock No. 023-00-00634-1, \$2.25).
EDRS PRICE MF01/PC02 Plus Postage.
DESCRIPTORS Comparative Analysis; *Family (Sociological Unit); Family Income; *Family Problems; *Housing Discrimination; Low Rent Housing; National Surveys
IDENTIFIERS *Discrimination against Children; *Rental Housing Policies

ABSTRACT

In January 1980, the National Neighbors (NN) conducted a survey to determine the types of difficulties that families with children experience in the rental housing market due to exclusionary rental policies. In order to reach the families who experience such problems, NN ran public service announcements on television and radio stations inviting persons discriminated against to call a toll-free number and tell of their experiences. Five hundred and fifty-four people from several metropolitan areas (Los Angeles, Atlanta, Dallas/Fort Worth, Hartford, Oklahoma City and Columbus, Ohio) responded to the announcements. Among the findings, 99 percent of the respondents reported that they had had difficulty in finding a place to live because of no-children policies. Most of the respondents complained that rental housing which accepts children is either too expensive or substandard, and sometimes both. When controlling for an income level of \$15,000 and above, it was found that there was a significant difference between the housing problems experienced by minorities and those experienced by whites, with minorities reporting serious problems more often. These findings suggest that restrictive rental policies against children seriously affect the lives of a very diverse group of families--small and large, middle-class and poor, blacks and Hispanics. (Author/MP)

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A Study Of

HOW RESTRICTIVE RENTAL PRACTICES
AFFECT
FAMILIES WITH CHILDREN

by

Jane G. Greene

and

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Research conducted for
Office of Policy Development and Research
U.S. Department of Housing and Urban Development

Contract H-5213

PS 012092

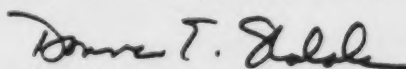
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FOREWORD

This brief report adds the human dimension to an important study done for HUD by the Survey Research Center of the University of Michigan. The Center proved, on the basis of data collected in a national survey, that families with children face restrictions when they seek rental housing.

The facts and figures of that report are dramatic to those who read statistical data with ease, and they should be meaningful to all who are concerned with how well our families are housed, but statistics were never meant to record feelings. In this report, prepared by National Neighbors, we learn what it feels like to seek rental housing and to be turned away because you have children, or you have too many children, or you have children of the wrong sex. It also tells what you do then -- what accommodations you make.

These experiences will, we fear, be repeated so long as the tight rental market (which will grow tighter still should current economic conditions continue) operates under policies that restrict children. It is not a pretty picture. But it is one that must be shown. Otherwise the International Year of the Child, the White House Conference on Families, the fair housing advocacy groups, and the Children's Defense Fund have all labored in vain. We too will have labored in vain if this report, and the hard data found in Measuring Restrictive Rental Practices Affecting Families with Children: A National Survey, do not stimulate a serious national debate on a problem that directly affects America's only future -- its children. We are proud to be part of the effort. We believe that our participation in moving this issue to the agenda of policy-makers in this country is appropriate -- indeed mandatory.



Donna E. Shalala
Assistant Secretary
for Policy Development
and Research

ACKNOWLEDGEMENTS

The authors wish to express their appreciation to the following people for their assistance and support in the preparation of this report. Mr. Jon Hakken, Office of Policy Development and Research, Dr. Nicholas G. Sileo, Executive Director of National Neighbors, Inc. and Ms. Beckie Bradshaw, Administrative Assistant, National Neighbors, Inc.

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SUMMARY

Exclusionary rental policies, which limit the options of families with children in their search for housing, have become increasingly prevalent in recent years in certain metropolitan areas. Although the extent to which apartments in some localities refuse children has been studied, no systematic research has been done on the effects of these policies upon the families who encounter the problem.

In January 1980, National Neighbors conducted a survey to determine:

1. What types of families are likely to be affected by restrictive rental policies?
2. What problems do these families experience because of exclusionary rental practices?

In order to reach the families who experience problems because of these rental policies, NN ran public service announcements on television and radio stations in six metropolitan areas. These PSAs invited persons who had difficulty in finding rental housing because they had children to call a toll-free number and tell of their experiences. Interview schedules were completed for 554 respondents from Los Angeles, Atlanta, Dallas/Fort Worth, Hartford, Oklahoma City and Columbus, Ohio, and other cities which received the PSA through cable TV. Using PSAs provided a sample which represents those families who heard the PSA and for whom no-children policies had caused sufficient problems to warrant complaints, but which does not necessarily represent all families affected by no-children policies.

The sample shows that restrictive rental policies against children seriously affect the lives of a very diverse group of families: small and large families, middle-class and poor, whites as well as blacks and Hispanics.

The types of households responding to the PSAs varied from city to city. When comparing the complainants with all rental families with children it was found that blacks were significantly overrepresented in Hartford and Oklahoma City, but not in Los Angeles, Columbus or Atlanta. Single heads-of-household were significantly overrepresented in Hartford. Families with three or more children were significantly overrepresented in Hartford and Oklahoma City. Households making \$15,000 or more were significantly overrepresented in Atlanta and Los Angeles.

Ninety-nine percent of the respondents reported that they had had difficulty in finding a place to live because of no-children policies. A few had just been given eviction notices because of policy changes or because they were expecting a child, and had not yet begun their search. A few were just in the family planning stages but were anticipating future difficulties.

The fact that rental housing for families with children is difficult to find is underlined by the long search time which respondents reported. For the total number of respondents who told of difficulty in finding housing, the median search period was nine to ten weeks. Sixty-eight percent were still actively looking and only 26 percent had found something. The remainder had given up. Most of those who were still actively looking or had given up were either living in substandard or overcrowded housing or with family or friends. In a few cases, family members were forced to live in separate households. A few were living out of cars or vans or had set up tents.

Respondents complain that rental housing which accepts children is either too expensive or substandard, sometimes both. They say that the

newer, nicer apartments, "the ones with the amenities," will not take them. They are upset because they cannot live in the areas of their choice. They resent what they perceive as being separated into poor quality housing and complexes which often are overrun with children.

When families cannot live in neighborhoods or housing of their choice, they may experience a variety of associated problems. Some have job related problems. They travel long distances to work or are unable to take a job in another city. Others are upset because their children cannot go to the schools of their choice. Families often pay over one-third of their income for housing because they are refused cheaper housing. If no-children policies have caused families to be shuffled from pillar to post, from one undesirable living condition to another, emotional problems and depression can result. Families are "frightened" by their loss of control over their lives.

Although sufficient income may improve a family's chance of resolving child related housing problems, it will not prevent them. Families with incomes of \$20,000 or more complained of the same types of associated problems as those with less income.

Forty-eight percent of the respondents were single heads-of-household; all but three of these were women. Female heads-of-household experience associated problems related to no-children policies more frequently than married households.

Among the respondents to the PSAs, minorities were the most heavily burdened by serious problems caused by restrictive rental policies. The severity of their burden may be the result of insufficient income. However, even among those with incomes of \$15,000 and above, a

statistically significant difference was found between the frequency of serious problems experienced by minority complainants and those experienced by white complainants. This raises the questions as to whether at times no-children policies are a smoke screen for racial discrimination.

This study is intended to provide a clearer picture of the types of difficulties that families with children encounter in the rental housing market. Families with children represent about a third of the rental market nationwide. These families want decent, safe and sanitary housing. Instead many report that they have to settle for something substandard. Although some of their problems relate to insufficient income, many do not. Exclusionary rental policies against children cause a myriad of difficulties to many families; difficulties that have a very destructive effect upon their lives.

The following sections describe the methodology employed to conduct this study, the types of problems reported and whether there are differences among the types of complainants in the problems they report.

THE METHODOLOGY

Nineteen metropolitan areas in which National Neighbors has local contacts and which appeared in the Annual Housing Survey were stratified by population size (three categories) and rate of population growth (two categories) based on 1970 and 1975 Census of Population.^{1/} National Neighbors selected one site from each stratum for the survey, attempting to get a broad geographical distribution.

Public service announcements (PSA) in English and Spanish began on television and radio stations in each city, running approximately from January 26 to February 3, 1980. People who had experienced problems finding housing which accepted children were asked to call a toll-free telephone number and to tell a National Neighbors representative about their problems.

Questionnaires were completed on all respondents who were parents of children under eighteen years of age, those who expected or wanted to have a child, and those who had a family living with them. People who called about problems of relatives or friends, who did not live with them, were asked to have the persons directly involved call the toll-free number.

A National Neighbors representative in each city was responsible for getting the PSAs on television and radio stations in her area on a regular basis, but the local stations had ultimate control over when and how often the PSAs ran. In several instances the PSAs ran ahead of schedule, resulting in 109 calls which could not be used in the survey since they came in before the questionnaire was approved by the Office of Management and Budget.

^{1/} Los Angeles and Dallas/Fort Worth had 1970 SMSA populations greater than two million. Columbus and Atlanta had SMSA populations between one and two million. Hartford and Oklahoma City had SMSA populations of less than a million. Dallas/Ft. Worth, Atlanta and Oklahoma City grew by more than 7 percent between 1970 and 1975, while the other areas grew by less or declined.

Two of the major network television affiliates in Los Angeles refused to run the PSAs because of local controversy on a pending city ordinance prohibiting discrimination on the basis of age. Another Los Angeles station lost the PSA tape. These problems severely affected the response from Los Angeles, limiting the potential respondent population.

Unexpectedly the PSAs were picked up on cable television and broadcast all over the United States. Calls outside the pre-selected cities were included in the survey results.

Once the nine-day call-in period officially began, three telephone lines were operational from 9:00 a.m. to midnight with Spanish and English speaking interviewers available for calls. At least four interviewers were present at all times, allowing an interviewer to rotate off the telephone in order to complete paper work. Calls were accepted for an additional week after the designated period.

It was soon apparent that the heaviest call-in periods immediately followed the running of a PSA. This clustering of calls limited the number of responses which could be recorded since each interview took about fifteen minutes to complete. It may be assumed that many people gave up after getting a busy signal for a long period of time. One of the PSAs which ran before the questionnaire could be administered generated twenty-six calls in forty-five minutes. This number of calls would have been physically impossible if a questionnaire had been filled out. If three phones operated full-time for a nine-day period, a maximum of 1,620 calls could be taken at the rate of fifteen minutes per call. Approximately one-third of the maximum was realized in this survey.

The interview process began with open-ended questions, soliciting the respondent's own explanation of her problems without direction from the

interviewer. The interviewer recorded a short narrative and did not probe to find out about associated difficulties related to finding housing which took children. If the respondent mentioned a job, transportation, school or day care, financial, emotional or eviction problem, it was recorded. After this opening, a structured questionnaire was used to gather information about the respondent's housing search, housing situation during the past year, desired locations, current housing conditions and household demographics.

The use of public service announcements is a novel approach to obtaining a sample. In this case it proved to be a relatively inexpensive and easy way to reach a group of respondents from a specific population. If a random digit dialing system had been utilized instead, it is conceivable that 75 calls would have had to be made to contact one family with children who had experienced problems in rental housing.^{2/} No known studies have been conducted, however, to determine the representativeness of a sample obtained by this method.

THE SAMPLE

The sample of complainants is likely to differ from a purely random sample of households who have encountered housing problems because of no-children policies. The respondent must have learned of the PSA by actually seeing or hearing it on television or radio or must have gotten the information from a friend or a local organization or group. Households which do not have a television and/or a telephone will be underrepresented. Although the PSA was run on Spanish speaking television and radio stations and

^{2/} The Survey Research Center at the University of Michigan conducted research for HUD on discrimination against children in housing. In order to reach 1000 renter households, 12,000 random digit number were called. Only 32.4 percent of these households were families with children and of these SRC found approximately 50 percent had experienced problems finding a rental unit because they had children. Robert W. Marans et. al., Measuring Restrictive Rental Practices Affecting Families with Children: A National Survey (Office of Policy Development and Research, U.S. Department of Housing and Urban Development, 1980).

and interviewers who speak Spanish were available, it is understandable that people who are unable to speak English may be hesitant to make such a telephone call.

In addition, those experiencing or having recently experienced the most inconveniences and difficulties related to no-children policies would be the most likely to call in. However, a great deal will be dependent upon the threshold level of frustration or irritation which may vary among households. Households who are more tolerant of the inconveniences caused by restrictions on children will tend to be underrepresented.

The sample is made up of 554 respondents. The largest number of complainants came from the Dallas/Fort Worth area. For a single city, Hartford had the greatest number followed by Dallas and Oklahoma City.

TABLE I
RESPONDENTS BY CITY

	<u>Number</u>	<u>Percent</u>
Los Angeles	32	5.8
Dallas	107	19.3
Fort Worth	23	4.2
Columbus	46	8.3
Oklahoma City	79	14.3
Atlanta	40	7.2
Hartford	118	21.3
Other Cities	109	19.7
Total Cases	554	100.0

Eighteen percent of the sample were males and 82 percent females. The majority were married, 52.4 percent, while 47.6 percent were single heads-of-households. Only three of the ninety-nine males who called were single heads-of-households. In terms of racial composition, 67.5 were white, 25.8 percent black and 6.6 percent Hispanic.^{3/}

Over 50 percent were looking for two-bedroom apartments. In terms of price range, 41.4 percent of the sample were willing to pay \$300 or more a month including utilities and 24.5 percent \$350 or more; the rest wanting lower cost housing.

The median annual household income of all respondents was about \$13,830. Those with incomes over \$15,000 are not exempted from problems resulting from restrictive rental practices. Even those families with income of \$30,000 or more feel the effects of no-children policies.

Difficulties in finding housing are not the sole domain of large families. By far, the majority of respondents had two children or less, 65.3 percent, with 38.7 percent having one child or less.

The demographics of the sample underscore the fact that all types of people are affected by exclusionary rental practices.

^{3/} Two American Indians and two of Asian background called also. These were classified as white since the number was so small.

TABLE II

PERCENT OF RESPONDENTS BY LOCATION AND INCOME*

<u>City</u>	<u>3,000 or less</u>	<u>3,000- 4,999</u>	<u>5,000- 9,999</u>	<u>10,000- 14,999</u>	<u>15,000- 19,999</u>	<u>20,000- 29,999</u>	<u>30,000 or more</u>
Los Angeles	3.2	6.5	29.0	16.1	9.7	25.8	9.7
Dallas	4.0	4.0	19.8	25.7	12.9	24.8	9.0
Fort Worth	4.8	9.5	19.0	33.3	14.3	14.3	4.8
Columbus	9.1	6.8	25.0	27.3	20.5	9.0	2.3
Oklahoma City	5.2	18.2	29.9	19.5	15.6	9.1	2.6
Atlanta	7.7	7.7	12.8	17.9	28.2	20.5	5.1
Hartford	10.5	15.8	35.1	13.2	12.3	13.2	0.0
Other Cities	8.7	12.5	26.0	23.1	17.3	9.6	2.9
Total Sample	7.2	11.1	26.2	20.9	15.6	15.1	4.0

*Percentage among those reporting income.

TABLE III

PERCENT OF FAMILIES BY LOCATION AND NUMBER OF
CHILDREN IN HOUSEHOLD UNDER 18 YEARS OF AGE

City	<u>Number of Children</u>					
	<u>0</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4 or more</u>	<u>2 or less</u>
Los Angeles	19.4	25.8	16.1	22.6	16.1	61.3
Dallas	2.8	49.5	25.2	8.4	14.1	77.5
Fort Worth	8.7	39.1	30.4	8.7	13.0	78.2
Columbus	2.2	26.7	31.1	17.8	22.2	60.0
Oklahoma City	1.3	31.2	32.5	13.0	22.1	60.0
Atlanta	5.0	32.5	35.0	12.5	15.0	72.5
Hartford	4.3	25.9	24.1	19.8	25.9	54.3
Other Cities	6.5	33.3	23.1	20.4	16.7	62.9
Total Sample	4.9	33.8	26.5	15.7	19.0	65.3

THE FINDINGS

Difficulty in Finding Rental Housing

Five hundred and forty-six or 98.6 percent of the respondents called the toll-free number to tell of the difficulties they had experienced in finding rental housing because they had children. This was by far the most important problem on their minds. Typical responses involved an emotional reaction to the time and effort spent in an often unsuccessful housing search. People expressed frustration, anger, confusion, desperation and depression. Many told of systematic, research-like efforts to locate available housing which would accept a family of their characteristics.

Arbitrary policies regarding the number and/or ages of children impeded many and totally defeated others in their search. According to one mother, "If you have more than one child or if your child is over eight, you might as well forget it." No attempt was made to categorize the different restrictions respondents were told of by apartment managers and owners of rental properties. People said that usually they were refused because they had too many children or their children did not fit the age guidelines of a complex. In some instances respondents said they were told they would have to rent a larger, more expensive apartment than they either needed or desired because the complex policy did not allow more than one child to a bedroom or children of different sex to share a bedroom. The myriad of reasons given to respondents which prevented them from renting available units were too varied to be fully related, but most often they were told a complex was "all adults." Parents were told of non-existent federal, state and local laws which restrict the number of children to a bedroom or an apartment. One woman was told, "In Texas only one child is allowed to an apartment."

Some respondents complained that only expensive apartments, ones beyond their financial reach, took children. Others said the nice apartments "with amenities like saunas, swimming pools and whirlpools" would not take children. There were complaints of having to live in complexes which were overrun with children, creating a "bad environment in which to raise a family."

Fourteen or 2.5 percent reported that in desperation they had lied about the ages or the number of children they had in order to get an apartment or house. One woman said she was hiding her nine year old son in an all-adult complex. A few complained of the severe restrictions imposed on them because of their children, such as threats of eviction if a child was ever found outside without a parent.

A common complaint was that apartments which accept children were in "bad neighborhoods" or in "high crime areas." A woman from Oklahoma City said she wanted a "safe" neighborhood, "one where whites live." Although the racial composition of neighborhoods seldom was mentioned outright, minority or majority black neighborhoods were often named in this context. One respondent said, "The only places families can rent are in South Dallas." Another said, "They expect us to live in Southwest Atlanta." Local studies done in Atlanta^{4/} and Dallas^{5/} found that minority areas of those cities were far less exclusionary toward families with children than the majority white areas. In addition, the preliminary findings of a national survey

^{4/} A study conducted by Atlanta Housing Opportunity and Equality (HOPE) for Children found in the northern half of Atlanta, which is predominantly white, 43.7% of the units do not allow children, while in the southern half, which is predominantly black, only 6.4% refuse children.

^{5/} A study conducted by J G & Associates in Dallas found that 68% of the complexes in the northern predominantly white half of the city refused children, compared to 11% in the southern half which contains a majority of the minority population.

of apartment policies show that in large cities predominantly white neighborhoods were twice as likely to have no-children policies than predominantly black neighborhoods.^{6/}

A few black and Hispanic respondents felt that restrictions against children were an excuse to discriminate for racial or ethnic reasons. One said, "They ask the ages of your children first and then they tell you what their policies are."

Length of Search

Respondents who reported difficulties in finding rental housing were asked a series of questions pertaining to their search. It was first determined whether they were actively looking, had found something or had given up. A large majority, 68.4 percent were actively looking, 25.7 percent had found something, and 5.9 percent had given up. Those who said they had found something, but it was unsatisfactory to them so that they were still actively looking for a better alternative, were classified as actively looking. Respondents were questioned about the type of housing, number of bedrooms and the price range they sought. They were also asked the number of weeks they had been searching. Of the entire sample, 55.1 percent had been searching for over nine weeks. For some families these long search periods led to acceptable housing, for others they did not. For the 68 percent who said they were actively looking, the search period had not reached a successful conclusion.

A long search period was not always associated with a severe housing problem. It is true that many people who had been searching for six months or more had severe housing problems, primarily due to what they view as overcrowded or substandard conditions. Others, however, who had been searching for this

^{6/} The SRC study finds that in urban areas throughout the country 29% of the units in predominantly white neighborhoods refuse children, compared to 18% in the predominantly black neighborhoods.

length of time and even much longer had no significant housing problems at all, but they desired housing in a specific suburb or neighborhood or they wanted something a bit nicer or bigger than their present quarters.

There is little doubt that a family moving from one city to another is under intense pressure to find a place to live. One such white couple with two small girls, age four and fourteen months, had moved into the Hartford area about three months before calling the toll-free number. Their annual income was \$22,000 and they were looking for a two-bedroom house or apartment which rented for \$350 to \$400 a month. It took them ten weeks before they found a two-family house which rented for \$340 without utilities. During this period they lived with friends.

In another case, a white couple and their one year old child lived with a cousin while making a move from Indianapolis to Dallas. Their income was over \$30,000 and they were searching for a two-bedroom apartment in the \$350 to \$399 range. In a two-week period they had not found anything.

The long length of search involved in finding rental housing allowing children has had an effect on Section 8 certificate holders. Of the total sample 6.9 percent held such certificates. Many of these were worried that they would not be able to find landlords who would take children before their sixty-day limit ran out and they feared their certificates would not be renewed.

TABLE IV
LENGTH OF SEARCH FOR HOUSING

	<u>Absolute Frequency</u>	<u>Percentage</u>
4 weeks or less	142	26.4
5 - 8 weeks	90	16.7
9 - 17 weeks	112	20.8
18 - 26 weeks	71	13.2
27 weeks or more	123	22.9
Total	538	100.0

Substandard Housing

Forty-seven percent of the sample said they lived in substandard housing in the past year with 35.6 percent currently living in substandard housing as defined in Table V. These high figures may be explained by the possibility that substandard conditions could provide a strong incentive for respondents to answer the PSA.

In testing the relatedness of substandard housing in the past year to race, household status, income or number of children in the household, the only variable showing a significant relationship to substandard housing was income.^{7/} As is shown by Table VI, the higher a family's income, the less likely it is to live in substandard housing. Still, 40 percent of the respondents in the \$20,000 - \$29,999 income range and 28.6 percent in the \$30,000 or more range felt they had lived in substandard housing at some point during the last year.

At least one substandard condition was mentioned by 257 respondents or 47 percent of the total sample, but many mentioned multiple problems.

Typical complaints related to conditions which prevented the housing unit

^{7/} It should be remembered that the sample will be underrepresented by persons who have a high tolerance for substandard living conditions or possibly because they have become accustomed to such conditions. This may partially explain why complaints about substandard housing are not associated with race.

TABLE V
SUBSTANDARD CONDITIONS

TYPE	No. of Time Mentioned
1. Holes in walls, ceiling, floors	78
2. Poor insulation, cracks around windows or doors; difficult to heat	77
3. Severe Plumbing Problems	75
4. Roach infestation	65
5. Rodents	38
6. Heater or air-conditioner inoperative	37
7. Faulty electrical wiring	26
8. Water in basement	7
9. No locks on doors	4
10. Other (for example: wet, molded carpets; no plumbing; health hazards such as unstable stairs and bannisters; repairs that were started but never finished.)	145

TABLE VI

PERCENT OF RESPONDENTS BY TYPE OF
HOUSING AND INCOME DURING LAST YEAR

	<u>Less than 3,000</u>	<u>3,000- 4,999</u>	<u>5,000- 9,999</u>	<u>10,000- 14,999</u>	<u>15,000- 19,999</u>	<u>20,000- 29,999</u>	<u>More than 30,000</u>
Respondent lived in substandard housing:							
YES	56.8	59.3	53.7	44.1	37.3	40.0	28.6
NO	43.2	40.7	46.3	55.9	62.7	60.0	71.4
Total Cases	37	59	136	111	83	80	21

Raw Chi Square = 15.34850 with 6 Degrees of Freedom. Significant at .0177 level,

from being properly heated and resulted in high utility bills. Several reported problems such as colds and sinus trouble, which they felt were caused by insufficient heat.

Stories were told about rats and severe roach infestation. One mother gave an explicit account of roaches covering "even the beds." Another told of holes under the sink which rats kept coming through. Plumbing problems, which resulted in soggy carpeting, were especially depressing to many. One said there were "toadstools" growing in the carpet.

The feeling of many respondents who reported substandard conditions was that family units were allowed to fall into disrepair because the owners knew that families had no place to go and were forced to take what they could get. There were frequent comments about indecent and uninhabitable housing which families either had turned down or had been required to accept because they had no better alternatives.

Forced Moves

One hundred and twenty-four households (22.4 percent) complained about a variety of situations which precipitated a forced move. Forty three or 7.8 percent of the total sample had to move due to a change in policy toward the acceptance of children. Twenty-eight or 5.1 percent had to move because they were expecting a child or they were gaining custody of a child. Seven or 1.3 percent said they were being forced to move because their children were considered destructive or because they felt the landlord just didn't like their children. A variety of other reasons were given for these forced moves including retaliatory evictions which followed tenant complaints to city officials about substandard conditions. Some had to leave houses which the landlord wanted to sell or rent to a relative.

A small group of respondents called because they knew that they would be evicted if they should have a child and they were acutely aware that apartments which take children are difficult to find. They complained about this outside interference in personal decisions concerning child-bearing.

Overcrowding and Doubling-Up

Of the total sample 39.1 percent said that they had lived in overcrowded conditions during the last year. The incidence of overcrowding is related to the unusually large number of respondents who reported having to live with family or friends because of restrictive rental policies against children. Forty-four percent of the total sample had doubled up with another household at sometime during the last year, and 18.5 percent were still living this way at the time they were interviewed. This was reported most often by minorities, female heads of households and those with the lowest incomes. Yet even in the income range of \$30,000 or over, one-third had lived with someone else.

At the time they called in answer to the PSA, a married couple and their four children, age six months to six years, had lived with the husband's parents for four months. The husband had been transferred from an army base in California to one in Georgia. His parents had a small six-room, three-bedroom house just outside the Atlanta city limits. The husband's twenty-nine year old sister and her six year old son also lived with them. This meant that ten people, five adults and five young children, were sharing a three-bedroom house, while this young couple searched for a house or apartment which would accept their children.

One woman said that she and her two children had lived so long at her parents, while attempting to find an apartment that would take children, her parents were no longer speaking to either her or the children.

Families with children were living not only with parents but with grandparents, in-laws, sisters, brothers, aunts, uncles, cousins, or friends. Every combination imaginable was reported and in a majority of cases the result was overcrowding.

The U. S. Census has traditionally measured crowding by the number of persons in a housing unit. Units with more than one person per room are considered overcrowded. Applying this standard, 27.6 percent of the respondents currently live in overcrowded conditions. The respondents' perception of overcrowding differed only slightly from the standard measurement. Since some respondents could not make use of all their living area because some rooms were impossible to heat, the person per room measure may be distorted.

TABLE VII

PERSON PER ROOM IN RESPONDENT'S CURRENT HOUSING BY
WHETHER OR NOT RESPONDENT FEELS OVERCROWDED

	<u>1.0 or less</u>	<u>1.1-1.5</u>	<u>1.6 or more</u>
Respondent feels overcrowded:			
YES	24.4%	71.1%	91.8%
NO	75.6%	28.9%	8.2%
Total Cases	377	83	61

Separation of Family Members

Because they could not find rental housing which would accept children, 19.2 percent of the respondents said their family had had to live separately during part of the past year. Of this group 72 percent had been parted for over a month, 36.9 percent for over four months and 17.2 percent for over six months. In a large majority of cases children are sent to live with relatives, while their parents live in adult complexes and continued to search for family accommodations.

When job transfers precipitate a housing search in a new community, it is commonly the practice for the wife and children to stay behind for long periods of time, while the husband searches for housing.

Non-Traditional Housing

During the past year 6.9 percent or thirty-eight of the respondents had lived in a non-traditional circumstance. Four had lived in a car, three in a van, three in an abandoned building, and nine had camped out. Two of this group had combined experiences. Thirteen respondents reported living in motels and two in hotels for extended periods of time. Over half of these had lived in these non-traditional situations for over a month, three for six to twelve months and two for over one year.

Forced Purchase of House

Twenty-eight or 5.1 percent of the sample were buying a home. Of these, twenty felt that they were forced into a home-buying situation because of exclusionary rental practices against children. Seventy-five percent of this group said that they were having financial problems because of becoming homeowners.

Mobile Homes

The nature of the problem is unusual in respect to mobile homes. Although most persons calling in who lived in mobile homes owned these homes, they rented the spaces in which they were located. Eight respondents complained that their trailer park was changing its policies and no longer allowing children.

Subsidized Housing

Of the total sample, 9.2 percent sought some form of subsidized housing and 10.1 percent lived in subsidized housing. Some of those who were living in public housing said they wanted to move into private housing and had sufficient income to do so; however, they were unable to find a place which accepted children.

Section 8 certificate holders made up 6.9 percent of the sample. Forty-five percent of these were from Hartford. Several of the respondents who are presently using their certificates complained of substandard conditions and high utility bills of over \$200 per month during the winter months, this either being fully or partially the expense of the respondent.

Associated Problems

The study was geared to study housing problems resulting from exclusionary rental policies against children. No probing was done on other problems. If the respondent felt problems were directly related to no-children policies, they were recorded as mentioned. Table VIII shows the problems mentioned by absolute frequencies and percentage of the total sample.

TABLE VIII
ASSOCIATED PROBLEMS MENTIONED BY RESPONDENTS

	<u>Job</u>	<u>School/Day Care</u>	<u>Transportation</u>	<u>Emotional</u>	<u>Financial</u>
Frequency	79	53	33	35	93
Percent	14.3	9.6	6.0	6.3	16.8

Financial problems were most frequently mentioned, with excessive rents and deposits a major concern. If brought up, an analysis was made to determine if more than one-third of the respondent's income was going to rent. Fifty-seven or 10.3 percent of the sample fell in this category. It should be emphasized that these people felt that adequate, less expensive rental units had been denied them because of their children and they were forced into these financially draining positions in order to have a roof over their heads. One woman from Dallas was paying \$360 a month for rent and an average of \$90 for utilities. This took over half of her income. In addition, she said restrictive policies forced her to live a long way from her work, which resulted in excessive transportation costs. At the time she called in she was about to send the children to live with relatives and move into a less expensive adult complex.

Job problems were varied, but of the seventy-nine respondents mentioning this problem, a majority related to traveling long distances to work. Thirty-five of the respondents had encountered frustrating rental problems which interfered with their ability to make job transfers or take new jobs. Fifteen complainants felt that exclusionary rental practices had caused them either to lose a job or be denied a new job opportunity. Of the respondents who mentioned job related problems, twenty were involved with transfers across state lines.

The desire to move to a neighborhood where the schools or day care facilities were perceived as being better was the most common category mentioned in this school/day care problem area. Some needed to move to a neighborhood where a special school existed, such as a school for the blind or deaf. Others spoke of being forced to leave an area where their children were happy with the schools and their friends.

Some respondents told of having to live in areas where public transportation was inconvenient or non-existent, which forced them to drive or walk long distances to work or shopping centers. The emotional problem spoken of most frequently was depression caused by difficulty in finding housing and living in substandard or overcrowded housing. Also, some respondents said their children felt guilty because the family was undergoing hardships because of their presence.

A typical story was related by a woman who lived about twelve miles outside of Hartford. She and her husband are about thirty and have two small girls. They are in the middle income range of \$15,000 to \$20,000. They were forced out of a complex they had lived in for eight years because policies toward children had changed. They had to pay additional money to stay on longer until they found a place, but finally moved to what they classified as a substandard unit. The move resulted in long travel distances to work. At the time they responded to the PSA, they were having to move again because the place was being converted to condominiums. The moving cost was a burden to them but also they were experiencing many emotional problems caused by these circumstances. Above all, they mentioned being "frightened" over the loss of control over their lives.

DATA ANALYSIS

The Characteristics of the complainants were compared with those of all rental households with children in five of the six metropolitan areas.^{9/}

The racial composition of complainants is found to be significantly different from all rental households with children with minorities overrepresented in Hartford and Oklahoma City, but not in Los Angeles, Columbus or Atlanta.^{10/} Table IX shows the percentage of complainants by race for each city. The percentages of all rental households with children by race are shown in parentheses.

Tests on income levels show that complainant households with children in the \$15,000 and above category are overrepresented to a statistically significant degree in Atlanta and Los Angeles, but not in Hartford, Columbus or Oklahoma City.^{11/}

Since recent studies show that no-children complexes are more likely to be located in majority white neighborhoods, this may account for the low number of minority complainants and the overrepresentation of higher

^{9/} The characteristics of rental families with children in each metropolitan area were estimated from the most recently available Annual Housing Survey of the SMSA. The surveys of Atlanta, Columbus and Hartford were done in 1975, Oklahoma City was done in 1976 and Los Angeles was done in 1977. The 1977 survey of Dallas/Fort Worth is not yet available.

^{10/} Chi Square tests of independence were performed to find out if there were significant differences between the complainant survey population and the rental households with children of the AHS. With a significance level of .05, any Chi Square equal to or greater than 5.991 with one degree of freedom would not support a null hypothesis, that there is no significant difference between the two populations. The ability to detect differences on a statistical basis is seriously limited by the small sample sizes in all cities.

^{11/} Household incomes were compared after adjusting for inflation. The incomes of the respondents were deflated using BLS family budget data for moderate income households.

TABLE IX

PERCENT OF RESPONDENTS BY LOCATION AND RACIAL/ETHNIC IDENTITY

<u>City</u>	<u>Percent White</u>	<u>Percent Black</u>	<u>Percent Hispanic</u>
Los Angeles	46.7* (45.1) **	33.3 * (15.4) **	20.0 * (38.6) **
Dallas	74.5 (NA)	17.9 (NA)	7.5
Fort Worth	78.3 (NA)	13.0 (NA)	8.7
Columbus	86.7 (83.1)	11.1 (16.3)	2.2 (.6)
Oklahoma City	70.9 (86.2)	29.1 (11.0)	- (2.7)
Atlanta	77.5 (65.1)	22.5 (33.6)	- (1.3)
Hartford	34.8 (69.6)	50.0 (18.9)	15.2 (11.5)
Other Cities	84.1	14.0	1.9
Total Sample	67.5	25.8	6.6

* Percentage among those reporting race.
 **Annual Housing Survey

income households in some cities.^{12/} In Atlanta, the site of one of these studies, higher income households are overrepresented among complainants. Only 22.5 percent of the Atlanta complainants were black, although AHS data show that 33.6 percent of rental households with children are black. Although no recent AHS data are available for Dallas, another city in which no-children policies have been studied, the 17.9 percent figure for black complainants appears to be relatively low. The incomes of complainants in Dallas were relatively high compared to the other cities in this research with 46.7 percent making \$15,000 or more annually. It may be that fewer minorities responded from Atlanta and Dallas because the minority areas in these cities have more complexes which accept children. Upper income whites, on the other hand, are more apt to be affected by these policies since they have traditionally lived in the neighborhoods which currently are the most restrictive when renting to families with children.

Cities with severe housing shortages such as Hartford may be more likely to have a greater representation of lower income and minority complainants. When housing shortages are present throughout a city, no children policies could spread to all areas, rather than be concentrated in majority white neighborhoods. Low income households, who have traditionally been housed in older sections of a community through the filtering down process, will find fewer housing opportunities available to them. As housing in these areas becomes more restrictive toward children, low income families with children may have their housing options almost totally removed.

Only in Hartford was the household status of complainants found to

^{12/} See footnotes 4, 5 and 6

be statistically different from all rental households with children. Here single heads-of-household were overrepresented. This may be partially explained by the fact that 14 percent of the complainants from Hartford were Section 8 certificate holders who were having problems finding eligible housing. It should be noted that although tests show no statistical differences by household status for the other cities, in each city the percentage of single heads-of-household is greater among complainants than among all rental households with children.

TABLE X
PERCENT OF RESPONDENTS BY LOCATION AND HOUSEHOLD STATUS

<u>City</u>	<u>Percent Married</u>	<u>Percent Single</u>
Los Angeles	54.8 * (60.6) **	45.2 * (39.4) **
Dallas	57.9 (NA)	42.1 (NA)
Fort Worth	69.6 (NA)	30.4 (NA)
Columbus	53.5 (64.6)	46.5 (35.4)
Oklahoma City	53.8 (62.5)	46.2 (37.5)
Atlanta	60.0 (66.4)	40.0 (33.6)
Hartford	37.9 (62.8)	62.1 (37.2)
Other Cities	53.7	46.3
Total Sample	52.7	47.3

*Percentages among those reporting household status.
**Annual Housing Survey

It might be assumed that large families would experience more difficulty in finding rental housing than those families with fewer children. However, only in Hartford and Oklahoma City was a significant difference between the proportion of complainant households with three or more children and the proportion of all rental households with three or more children. One possible reason why larger families are not overrepresented in the other cities is that smaller families are seeking smaller rental units which are more likely to be restricted by no-children policies.

Minority and female-headed households may be overrepresented among complainants with serious housing problems solely because they are less likely to have sufficient income to rent decent housing. In order to test this hypothesis, the percentages of complainants with serious housing problems were tabulated by race and household status while controlling for income. Households with incomes of less than \$15,000 were excluded from the tabulations. It is assumed that those in the \$15,000 and above group had sufficient income to rent a decent unit. This is supported by the fact that there was no significant difference between the serious housing problems of complainants making between \$15,000 and \$19,999 and those in the higher income groups, whereas income made a significant difference in terms of serious problems when all the income categories were compared. A serious housing problem was defined as living in substandard housing, overcrowded housing or living with family or friends. Even when controlling for income, there is a statistically significant difference between the percentage of minorities, who experienced serious housing problems due to no-children policies, and the percentage among their white counterparts.

Undoubtedly this difference is due in part to racial discrimination, which housing studies have found to exist in the rental market. What is not known is the extent to which no-children policies are used as a smoke screen for racial discrimination. A few minority respondents felt that certain restrictions, such as the number and ages of children allowed, were only being applied only to them and not to white families with children.

TABLE IX

PERCENT OF RESPONDENTS BY DEGREE OF PROBLEM AND BY RACIAL
IDENTITY AMONG THOSE WITH ANNUAL INCOMES OF \$15,000 OR MORE

	<u>White</u>	<u>Minority</u>
No Serious Problem	40.6	15.8
Serious Problem	59.4	84.2
Total Number of Cases	143	38

Corrected Chi Square = 6.2276 with 1 Degree of Freedom.

Significant at .01 level.

DISCUSSION OF THE FINDINGS

Exclusionary rental practices against children are perceived as a very serious problem, so much so that several persons not yet expecting a child, but anticipating one, were among the respondents. These rental policies affect almost all segments of the rental population: small and large families, middle-class and poor, whites as well as blacks and Hispanics, married couples and single heads-of-household. It is one of the few areas of discrimination so evenly applied, yet one of intense frustration, as any form of discrimination is. No one is exempt, ironically, even in a nation firmly committed to preserving the family.

Families complain that many rental units, which have vacancies and are in their price range, either exclude all children or exclude them by policies which impose age limits or restrict the number of children allowed. Parents perceive that a large segment of the rental market which does accept children is marginally to extremely substandard. For the lack of a better alternative, thirty-six percent of the respondents were living in what they felt were substandard housing units at the time the survey was conducted.

More than half of the survey complainants had to search for more than nine weeks for rental housing which would accept children. The expense of the search was not dealt with in the study, but it is assumed that the cost of time and transportation would be high, especially so when the person worked full-time. A large majority of all complainants, 67 percent, had not yet found a satisfactory rental unit despite long periods of search.

When families were unable to find a place to rent, they reported living in a variety of situations. During the past year, 44 percent of all respondents had lived with family or friends, 19 percent had lived with family members in separate households, and 33 percent had lived in cars, vans, abandoned buildings, or tents. These percentages, representing families who have had to live in non-traditional circumstances in large part due to no-children policies, emphasize the seriousness of the problem.

Complainants varied somewhat from city to city in terms of race, household status, size of family and income but the complaints they registered were the same: family rental housing is difficult to find; it is often substandard; families have trouble finding housing in the neighborhoods of their choice; they are living in conditions unacceptable to them and unfit for bringing up their children. Parents feel they are being ill-treated, as if they were second-class citizens, for not being able to afford a single-family dwelling; part of the American dream, it is true, but unrealistic for many given the present economic conditions.

Families do not want to be segregated into high density, substandard complexes, over-run by children and maintenance problems. Parents are well aware that too many children in a complex can lead to destructiveness and delinquent behavior. If families had the freedom to choose where they live, this high concentration could be avoided, saving both the tenant and the landlord unnecessary grievances. Exclusionary policies are also paradoxical when one considers that many of the landlords' complaints about children would be diminished if these policies were not in place.

Although the sample sizes were too small to ensure statistical significance, in all cities where Annual Housing Survey data were available, the complainant sample of single heads-of-household was higher by at least five percentage points than all single heads-of-household with children. In addition, single heads-of-household had a larger percentage of serious problems than married households. All but three of the complainant single heads-of-household were female, suggesting that this group is more seriously affected by no-children policies.

Minorities are overrepresented to a significant degree in two of the study sites. When controlling for an income level of \$15,000 and above, it is found that there is a significant difference between the housing problems experienced by minorities and those experienced by whites, with minorities reporting serious problems more often.

Parents feel dehumanized and insulted by the assumptions underlying exclusionary rental policies: that families are undesirable tenants, that children are destructive, that parents will not tend to or manage their children. They are hurt and bewildered to find themselves so segregated. As one respondent put it: "Having a child is like having leprosy," a statement which succinctly describes the general feelings of a majority of the complaints.

The study results provide accounts of parents who report that both they and their children experience physical hardships and emotional suffering stemming from no-children policies. They do not provide, however, first hand accounts of the effects on the children themselves. How does it feel to be the cause of unwanted and difficult moves, to feel responsible for the family living in substandard or overcrowded

housing conditions, to be sent off to live with relatives and be separated from your parent(s), or to be hidden in an all-adult complex? How does a young mind react to being abjectly categorized as undesirable to live with?

The problem of exclusionary rental policies against families with children is a serious one, which has a great negative impact upon family life. It no longer can be denied that this problem exists or that it is merely an economic problem.

• U. S. GOVERNMENT PRINTING OFFICE : 1960 628-197/2568